

# DAMAGE FROM HURRICANE IDA?



DO'S AND DON'TS OF MAKING A  
HOMEOWNER'S INSURANCE CLAIM

[www.jjclaw.com](http://www.jjclaw.com)

# CALL YOUR INSURANCE COMPANY.

- it's really that simple
- have your policy number ready
- have a pen and paper handy
- tell them you want to make a claim
- write down your claim number





# WHAT TO SAY?

- not much, you don't need to yet
- ask how to upload claim information
- ask for an advance for hotel, rental, gas, food, etc.
- make sure they have your email and cell number

## WHAT NOT TO SAY?

*“The damage isn’t that bad.”*

*“I’m sure we’ll be fine.”*

*“I think \_\_\_\_\_ caused it”*

YOU AREN'T AN EXPERT. DON'T  
EXAGGERATE OR UNDERESTIMATE  
YOUR DAMAGES.

TELL IT LIKE IT IS WITH NO FLUFF  
AND NO GUESSING.

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# WHAT CAN I DO?

- start assessing damages
- track every cent you spend
- make lists of damaged items
- take pics & vids before you start cleaning, repairing, or throwing things away





# MITIGATING DAMAGES

YOU HAVE AN OBLIGATION  
UNDER YOUR POLICY TO DO  
SOMETHING CALLED  
“MITIGATING DAMAGES”

This means that anything you can save, fix, or stop from causing further damage, you need to do. If you don't have the money to do this, tell your adjuster so they can pay for it.

# WHAT NEXT?

- give all the lists, expenses, pics, videos, etc. to your insurer
- wait for the insurer to send someone to adjust your damages
- see what the insurer offers you



WHAT IF THEY DENY  
PART OR ALL OF MY  
CLAIM?

WHAT IF THEY DON'T PAY  
ME FOR ALL MY REPAIRS  
AND OUT OF POCKET  
EXPENSES?

*Now is the time to strongly consider retaining a lawyer! Lawyers can often get insurers to pay more than a homeowner would typically get on their own.*

# THE INSURANCE COVERAGE LAWYERS AT JJC LAW ARE EXPERIENCED IN FIGHTING FOR COVERAGE AND HIGHER PAYMENTS FROM HOMEOWNER INSURANCE COMPANIES.

- Email your insurance policy to [info@jjclaw.com](mailto:info@jjclaw.com) with a brief description of your property damage and we'll contact you within 24 hours with a free coverage analysis.
- JJC can also help make your claim if you want help now.



REMEMBER, THE INSURANCE  
ATTORNEYS AT JJC LAW HAVE BEEN  
BATTLING WITH INSURANCE  
COMPANIES FOR MANY YEARS.

OUR PEOPLE WERE EQUALLY IMPACTED  
BY HURRICANE IDA.

AS WE FIGHT FOR WHAT WE DESERVE,  
LET US FIGHT FOR YOU TO MAKE SURE  
YOU GET WHAT YOU DESERVE.

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